

**Town of East Montpelier  
2025 Health Plan Comparison**

	MVP						Blue Cross		BC vs MVP	
	Platinum						Platinum		Platinum	
	2024	2025	Change		2025	%	2025	2025	\$	%
			\$	%						
<u>Monthly Premium</u>										
Single	\$ 1,094.86	\$ 1,203.09	\$ 108.23	9.89%	\$ 1,337.35	11.16%	\$ 134.26	11.16%		
Couple	\$ 2,189.72	\$ 2,406.18	\$ 216.46	9.89%	\$ 2,674.70	11.16%	\$ 268.52	11.16%		
Parent & Child(ren)	\$ 2,113.08	\$ 2,321.96	\$ 208.88	9.89%	\$ 2,581.09	11.16%	\$ 259.13	11.16%		
Family	\$ 3,076.56	\$ 3,380.68	\$ 304.12	9.89%	\$ 3,757.95	11.16%	\$ 377.27	11.16%		
<u>Annual Premium</u>										
Single	\$ 13,138.32	\$ 14,437.08	\$ 1,298.76	9.89%	\$ 16,048.20	11.16%	\$ 1,611.12	11.16%		
Couple	\$ 26,276.64	\$ 28,874.16	\$ 2,597.52	9.89%	\$ 32,096.40	11.16%	\$ 3,222.24	11.16%		
Parent & Child(ren)	\$ 25,356.96	\$ 27,863.52	\$ 2,506.56	9.89%	\$ 30,973.08	11.16%	\$ 3,109.56	11.16%		
Family	\$ 36,918.72	\$ 40,568.16	\$ 3,649.44	9.89%	\$ 45,095.40	11.16%	\$ 4,527.24	11.16%		
Stipend in Lieu of Health Plan	\$ 6,569.16	\$ 7,218.54	\$ 649.38	9.89%						
Total Annual Gross Premium (1)	\$ 176,447.76	\$ 193,889.88	\$ 17,442.12	9.89%						

(1) Annual Gross Premium based on current employee elections and is subject to change.

*Note: The values presented are for the calendar year. Impact to the FY2025 budget has not yet been calculated.  
The FY2025 forecast will be completed with the creation of the FY2026 budget.*

**Discussion on 2025 Employee Health Insurance Options:**

The Acrisure (formerly Hickok & Boardman) 2025 health insurance options are attached for Selectboard review and approval for all eligible employees. The rates are increasing 9.89% (which is less than last year, which was 12.82%).

**Motion Needed:**

To offer all full-time eligible employees, in accordance with the personnel policy, 1.) 100% payment of the MVP Platinum plan; 2.) the option of either an MVP or a Blue Cross Blue Shield health insurance plan; 3.) a stipend equal to 50% of the single MVP Platinum plan in lieu of a health insurance plan.

*Note: This is the standard motion we ask the Selectboard to make for the newest healthcare plans each year end.*